

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN RE:

TANJA D. HOGANCAMP DBA  
NANNIE B'S SOUL FOOD CAFÉ

CASE NO. 20-50983-MLO  
CHAPTER 13  
HONORABLE MARIA L. OXHOLM

DEBTOR.

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**OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

Santander Consumer USA Inc. ("Creditor"), for its Objection to Confirmation of Debtor's Chapter 13 Plan, states as follows:

1. The Creditor has perfected its security interest in the 2018 Cadillac CT6 bearing vehicle identification number 1G6KD5RS2JU127036.
2. The gross outstanding indebtedness owing to the Creditor under the terms of the Retail Installment Sales Contract at the time of filing of the Bankruptcy was \$39,239.06.
3. The Plan fails to state repayment information on the above vehicle.

4. This vehicle was purchased within 910 days prior to the petition date. Therefore, Santander Consumer USA Inc. is entitled to its full outstanding balance pursuant to 11 U.S.C. § 1325(a)(9), and the vehicle should be treated as a Class 5.3 claim.

5. Pursuant to *In re Till*, the Creditor requests an interest rate of 6.25%, which represents a prime rate with a 3% risk factor.

6. The Creditor requests proof of full-coverage insurance.

7. Payment of attorney fees as provided for in the Plan will delay payments to the Creditor in violation of the equal monthly payment requirement of 11 U.S.C. § 1325(a)(5)(B)(iii).

8. The Plan fails to provide for equal monthly payments beginning from confirmation as required by 11 U.S.C. § 1325(a)(5)(B)(iii).

9. The Plan fails to provide that the Creditor retain its lien on the subject vehicle as required under 11 U.S.C. § 1325(a)(5)(B)(i).

In conclusion, the Creditor requests that this Court grant the relief requested and not confirm the Chapter 13 Plan until these Objections are resolved.

O'REILLY RANCILIO P.C.

/s/ *Craig S. Schoenherr, Sr.*

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